

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/28/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pamela Kaye Laughlin
2712 Jonquil Place
Columbia, MO 65202

Case Number:
13-21456-drd7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-2468

Attorney for Debtor(s) (name and address):

J. Brian Baehr
The Baehr Law Firm, P.C.
2511 Broadway Bluffs Drive
Columbia, MO 65201
Telephone number: 573-499-1310

Bankruptcy Trustee (name and address):

John C. Reed
Pletz & Reed
P. O. Box 1048
Jefferson City, MO 65102
Telephone number: 573-635-8500

Meeting of Creditors

Date: **November 26, 2013**

Time: **12:30 PM**

Location: **80 Lafayette Street, Jefferson City, MO 65101**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/25/14

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 10/29/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of MissouriIn re:
Pamela Kaye Laughlin
DebtorCase No. 13-21456-drd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0866-2

User: cadmin
Form ID: b9aPage 1 of 1
Total Noticed: 19

Date Rcvd: Oct 29, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2013.

db +Pamela Kaye Laughlin, 2712 Jonquil Place, Columbia, MO 65202-1276
 tr +John C. Reed, Pletz & Reed, P. O. Box 1048, Jefferson City, MO 65102-1048
 14960858 AES/Goal Financial, PO Box 2461, Harrisburg PA 17105-2461
 14960857 Advanced Call Center Technologies, PO Box 9091, Johnson City TN 37615-9091
 14960865 Chase Home Finance, PO Box 24696, Columbus OH 43224-0696
 14960870 +Jefferson Bank of Missouri, 700 Southwest Blvd, Jefferson City MO 65109-2600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: brian@baehrlaw.com Oct 29 2013 20:39:16 J. Brian Baehr,
 The Baehr Law Firm, P.C., 2511 Broadway Bluffs Drive, Columbia, MO 65201
 smg E-mail/Text: ecfnofices@dor.mo.gov Oct 29 2013 20:39:21 Missouri Department of Revenue,
 General Counsel's Office, P.O. Box 475, Jefferson City, MO 65105-0475
 14960859 EDI: ARSN.COM Oct 29 2013 20:43:00 ARS National Services, Inc., PO Box 463023,
 Escondido CA 92046-3023
 14960860 EDI: BANKAMER.COM Oct 29 2013 20:43:00 Bank of America, PO Box 982235,
 El Paso TX 79998-2235
 14960861 EDI: BASSASSOC.COM Oct 29 2013 20:43:00 Bass & Associates, Suite 200,
 3936 E Fort Lowell Road, Tucson AZ 85712-1083
 14960862 E-mail/Text: cms-bk@cms-collect.com Oct 29 2013 20:39:26 Capital Management Services, LP,
 698 1/2 S. Ogden Street, Buffalo NY 14206-2317
 14960863 +E-mail/Text: cms-bk@cms-collect.com Oct 29 2013 20:39:26 Capital Managment Services,
 726 Exchange Street, Ste 700, Buffalo NY 14210-1464
 14960864 +EDI: CAPITALONE.COM Oct 29 2013 20:43:00 Capital One, PO Box 30281,
 Salt Lake City UT 84130-0281
 14960866 EDI: DISCOVER.COM Oct 29 2013 20:43:00 Discover Financial, PO Box 15316,
 Wilmington DE 19850-0000
 14960867 EDI: FMAALLIANCE.COM Oct 29 2013 20:43:00 FMA Alliance, 12339 Cutten Road,
 Houston TX 77066-1807
 14960868 +EDI: RMSC.COM Oct 29 2013 20:43:00 GECRB/Old Navy, PO Box 965005, Orlando FL 32896-5005
 14960869 +EDI: CITICORP.COM Oct 29 2013 20:43:00 Home Depot/Citibank, PO Box 6497,
 Sioux Falls SD 57117-6497
 14960871 +EDI: SEARS.COM Oct 29 2013 20:43:00 Sears/CBNA, PO Box 6282, Sioux Falls SD 57117-6282
 TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2013

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2013 at the address(es) listed below:

J. Brian Baehr on behalf of Debtor Pamela Kaye Laughlin brian@baehrlaw.com,
 elizabeth@baehrlaw.com;tabitha@baehrlaw.com
 John C. Reed jreedlaw@aol.com, M018@ecfcbis.com

TOTAL: 2